

<b>Information to identify the case:</b>		
Debtor 1	<b>Zachary W Moore</b>	Social Security number or ITIN <b>xxx-xx-3312</b>
	First Name Middle Name Last Name	EIN --_-----
Debtor 2	<b>Durane L Moore</b>	Social Security number or ITIN <b>xxx-xx-1180</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN --_-----
United States Bankruptcy Court	<b>Northern District of Illinois</b>	Date case filed for chapter <b>13 1/30/20</b>
Case number:	<b>20-02719</b>	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Zachary W Moore	Durane L Moore
2. All other names used in the last 8 years		fka Durane L Gray
3. Address	85 Old Post Road Oswego, IL 60543	85 Old Post Road Oswego, IL 60543
4. Debtor's attorney Name and address	David H Cutler Cutler & Associates, Ltd. 4131 Main St. Skokie, IL 60076	Contact phone 847-673-8600 Email: cutlerfilings@gmail.com
5. Bankruptcy trustee Name and address	Glenn B Stearns 801 Warrenville Road Suite 650 Lisle, IL 60532	Contact phone 630-981-3888
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 1/31/20

**For more information, see page 2**

**Debtors must bring a picture ID and proof of their Social Security Number.**

**Filing deadline: 7/28/20**

For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

**Filing deadline:** 30 days after the *conclusion* of the meeting of creditors

The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: **4/17/20 at 10:45 AM** , Location: **Joliet City Hall, 150 W Jefferson Street, 2nd Floor, Joliet, IL 60432**

Objections to confirmation of the Plan shall be filed at least 7 days prior to the confirmation hearing. If there are no objections, the Court may confirm the plan and allow fees requested by debtor's counsel to be paid through the plan.

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Northern District of Illinois

In re:  
 Zachary W Moore  
 Durane L Moore  
 Debtors

Case No. 20-02719-LAH  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: ccoronal  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 29

Date Rcvd: Jan 31, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 02, 2020.

db/jdb +Zachary W Moore, Durane L Moore, 85 Old Post Road, Oswego, IL 60543-7327  
 tr +Glenn B Stearns, 801 Warrenville Road Suite 650, Lisle, IL 60532-4350  
 28596423 DuPage Medical Group, 15921 Collections Center Drive, Chicago, IL 60693-0159  
 28596426 +Illinois Child Support, Mail Response Unit, Po Box 19405, Springfield, IL 62794-9405  
 28597695 +Illinois Tollway, 2700 Ogden Ave, Downers Grove, IL 60515-1703  
 28596429 +Med Business Bureau, Attn: Bankruptcy, 1460 Renaissance Dr #400,  
 Park Ridge, IL 60068-1349  
 28596430 +Merchants? Credit Guide Co., Attn: Bankruptcy, 223 West Jackson Blvd Suite 700,  
 Chicago, IL 60606-6914  
 28596432 +Midland Funding, Attn: Bankruptcy, 350 Camino De La Reine Ste 100,  
 San Diego, CA 92108-3007  
 28597696 +Mill Street Station, 380 Wolverine Dr, Oswego, IL 60543-7152  
 28596437 +Rockford Mercantile, Attn: Bankruptcy Dept, 2502 S. Alpine Rd, Rockford, IL 61108-7813  
 28596438 Sierra Auto Finance, Attn: Bankruptcy, 5005 Lbjohnson Freeway 70, Dallas, TX 75244  
 28596439 +Title Max, 809 N Lake St, Aurora, IL 60506-3140  
 28596440 +Westlake Portfolio Mgmt, Attn: Bankruptcy, Po Box 76809, Los Angeles, CA 90076-0809

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: cutlerfilings@gmail.com Feb 01 2020 02:20:39 David H Cutler,  
 Cutler & Associates, Ltd., 4131 Main St., Skokie, IL 60076  
 ust +E-mail/Text: USTPREGION11.ES.ECF@USDOT.GOV Feb 01 2020 02:21:48 Patrick S Layng,  
 Office of the U.S. Trustee, Region 11, 219 S Dearborn St, Room 873,  
 Chicago, IL 60604-2027  
 28596418 +EDI: AMSHER.COM Feb 01 2020 07:03:00 AmSher Collection Srv, 4524 Southlake Parkway,  
 Ste 15, Hoover, AL 35244-3271  
 28596419 +EDI: CAPITALONE.COM Feb 01 2020 07:03:00 Capital One, Attn: Bankruptcy, Po Box 30285,  
 Salt Lake City, UT 84130-0285  
 28596420 +EDI: CAPONEAUTO.COM Feb 01 2020 07:03:00 Capital One Auto Finance, Attn: Bankruptcy,  
 Po Box 30285, Salt Lake City, UT 84130-0285  
 28596421 +E-mail/Text: bankruptcy@credencerm.com Feb 01 2020 02:23:10 Credence Resource Management,  
 17000 Dallas Parkway, Suite 204, Dallas, TX 75248-1940  
 28596422 +E-mail/PDF: creditonebknofications@resurgent.com Feb 01 2020 02:24:50 Credit One Bank,  
 Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873  
 28596424 +E-mail/Text: bankruptcy@edward.org Feb 01 2020 02:22:35 Edward Hospital,  
 801 S Washington St, Naperville, IL 60540-7499  
 28596425 +EDI: PHINGENESIS Feb 01 2020 07:03:00 Genesis Bankcard Services,  
 Attn: Bankruptcy Department, Po Box 4477, Beaverton, OR 97076-4401  
 28596427 +EDI: IRS.COM Feb 01 2020 07:03:00 Internal Revenue Service, PO Box 7346,  
 Philadelphia, PA 19101-7346  
 28596428 +E-mail/PDF: resurgentbknofications@resurgent.com Feb 01 2020 02:25:18  
 LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497,  
 Greenville, SC 29603-0497  
 28596431 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Feb 01 2020 02:24:42  
 Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001  
 28596433 E-mail/Text: usbnknotice@ncc.us Feb 01 2020 02:20:57 Nationwide Credit & Collections, Inc,  
 Attn: Bankruptcy, 815 Commerce Dr Ste 270, Oak Brook, IL 60523  
 28596434 +E-mail/Text: electronicbkydocs@nelnet.net Feb 01 2020 02:22:07 Nelnet,  
 Attn: Bankruptcy Claims, Po Box 82505, Lincoln, NE 68501-2505  
 28596435 +E-mail/Text: opportunitynotices@gmail.com Feb 01 2020 02:22:42 Opportunity Financial, LLC,  
 Attn: Bankruptcy, 130 East Randolph St. Ste 3400, Chicago, IL 60601-6379  
 28596436 EDI: PRA.COM Feb 01 2020 06:58:00 Portfolio Recovery, Attn: Bankruptcy,  
 120 Corporate Blvd, Norfolk, VA 23502

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 02, 2020

Signature: /s/Joseph Speetjens

District/off: 0752-1

User: ccoronal  
Form ID: 309I

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Total Noticed: 29

Date Rcvd: Jan 31, 2020

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 31, 2020 at the address(es) listed below:

David H Cutler on behalf of Debtor 2 Durane L Moore cutlerfilings@gmail.com,  
r48280@notify.bestcase.com  
David H Cutler on behalf of Debtor 1 Zachary W Moore cutlerfilings@gmail.com,  
r48280@notify.bestcase.com  
Glenn B Stearns stearns\_g@lisle13.com  
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 4